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## United States Bankruptcy Court Northern District of Ohio, Toledo Division

IN RE:		Case No
Wright, Rikki M & Wright, Jacob Mich	ael	Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITO	R MATRIX
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listin	g creditors is true to the best of my(our) knowledge.
Date: November 12, 2019	Signature: /s/ Rikki M Wright	
	Rikki M Wright	Debtor
Date: <b>November 12, 2019</b>	Signature: /s/	
·		Ioint Debtor, if any

Aaron's Rent-to-Own 955 N Clinton St Defiance, OH 43512-9782

Americollect 1851 S Alverno Rd Manitowoc, WI 54220-9208

Amerifirst Home Mortgage 950 Trade Centre Way Ste 400 Portage, MI 49002-0493

AR Strat LLC PO Box 4332 Houston, TX 77210

Business Revenues Systems, Inc. 3208 Division St Burlington, IA 52601-1653

Capio Partners 2222 Texoma Pkwy # 150 Sherman, TX 75090-2481

Capital One PO Box 30285 Salt Lake City, UT 84130-0285 Capital One Bank PO Box 30285 Salt Lake City, UT 84130-0285

Cavalry Portfolio Services, LLC Attn: Customer Care 500 Summit Lake Dr Ste 400 Valhalla, NY 10595-2321

Citibank PO Box 183037 Columbus, OH 43218-3037

Columbus Radiology Corporation 471 E Broad St Columbus, OH 43215-3842

Comenity Bank PO Box 182273 Columbus, OH 43218-2273

Elder-Beerman Corporate Headquarters Address: 8450 Broadway Merrillville, IN 46410-6221

Finance Systems of Toledo, Inc 2821 N Holland Sylvania Rd Toledo, OH 43615-1851 Flagship Credit Assistance PO Box 975658 Dallas, TX 75397-5658

Fort Wayne Radiology 3707 New Vision Dr Fort Wayne, IN 46845-1702

Helvey & Associates, Inc. 1015 E Center St Warsaw, IN 46580-3420

LVNV Funding 700 Executive Center Dr Ste 300 Greenville, SC 29615-4555

Lyons, Doughty & Veldhus PC 471 E Broad St Fl 12 Columbus, OH 43215-3806

Mercy Health Physicians PO Box 630584 Cincinnati, OH 45263-0584

Mercy Hospital Defiance 1404 E 2nd St Defiance, OH 43512-2440 Midland Funding LLC 2365 Northside Dr Ste 300 San Diego, CA 92108-2709

Nelnet PO Box 82561 Lincoln, NE 68501-2561

Ohio Department of Taxation Compliance Division PO Box 182401 Columbus, OH 43218-2401

Orthopaedic Institute of Ohio 801 Medical Dr Ste A Lima, OH 45804-4030

Parkview Hospital 1355 Mariners Dr Warsaw, IN 46582-7145

Parkview Physicians 11109 Parkview Plaza Dr Fort Wayne, IN 46845-1701

Paulding/Putnam Electric 401 Mc Donald Pike # Pke Paulding, OH 45879-9270

Portfolio Recovery Services PO Box 12903 Norfolk, VA 23541-0903

Progressive Leasing 256 W Data Dr # 413110 Draper, UT 84020-2315

Recievables Management 1809 N Broadway St Greensburg, IN 47240-8217

Synchrony Bank
Attn: Bankruptcy Dept.,
PO Box 965060
Orlando, FL 32896-5060

Synchrony Bank (Walmart) Attn: Bankruptcy Dept., PO Box 965061 Orlando, FL 32896-5061

Target PO Box 673 Minneapolis, MN 55440

Village of Oakwood 201 N 6th St Oakwood, OH 45873-9680 YMCA - Defiance 1599 Palmer Dr Defiance, OH 43512-3419

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### United States Bankruptcy Court Northern District of Ohio, Toledo Division

IN RE:	Case No.		
Wright, Rikki M & Wright, Jacob Michael		Chapter 7	
Debtor(s)		•	
	NOTICE TO CONSUMER I O) OF THE BANKRUPTCY C	* *	
Certificate of [Non-A	Attorney] Bankruptcy Petition	Preparer	
I, the [non-attorney] bankruptcy petition preparer signing notice, as required by § 342(b) of the Bankruptcy Code.	g the debtor's petition, hereby certif	fy that I delivered to the debtor the attached	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:		Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)	
X		(Required by 11 U.S.C. § 110.)	
Signature of Bankruptcy Petition Preparer of officer, prin partner whose Social Security number is provided above			
Ce	rtificate of the Debtor		
I (We), the debtor(s), affirm that I (we) have received an	d read the attached notice, as requi	red by § 342(b) of the Bankruptcy Code.	
Wright, Rikki M & Wright, Jacob Michael	X /s/ Rikki M Wright	11/12/2019	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Case No. (if known)

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Signature of Joint Debtor (if any)

11/12/2019

Date

Ett to d			
	his information to identify your case	e:	
Debtor 1	Rikki M Wright First Name Middle	e Name Last Name	
Debtor 2	Jacob Michael Wright		
Spouse if, filing)		e Name Last Name	
Jnited States Ba	ankruptcy Court for the: NORTHE	RN DISTRICT OF OHIO, TOLEDO DIVISION	
Case number (if known)			☐ Check if this is an amended filing
	nt of Intention for	Individuals Filing Under Chapte	er 7 12/15
	lividual filing under chapter 7, you r re claims secured by your property,		
ou must file th	ever is earlier, unless the court exte	e has not expired. s after you file your bankruptcy petition or by the date set t ends the time for cause. You must also send copies to the c	
	eople are filing together in a joint ca	ase, both are equally responsible for supplying correct info	rmation. Both debtors must sign
se as complete write y	and accurate as possible. If more spour name and case number (if known	pace is needed, attach a separate sheet to this form. On the wn).	top of any additional pages,
	our Creditors Who Have Secured C		
. For any credit information b		edule D: Creditors Who Have Claims Secured by Property (	Official Form 106D), fill in the
Identify the ci	reditor and the property that is collate	eral What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
		_	_
Creditor's name:	Aaron's Rent-to-Own	☐ Surrender the property.	□ No
name.		☐ Retain the property and redeem it.  ■ Retain the property and enter into a Reaffirmation	■ Yes
Description of	Yard Machine 13AB7758000	Agreement.	_ 100
property securing debt	:	☐ Retain the property and [explain]:	
Creditor's name:	Amerifirst Home Mortgage	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
		Retain the property and enter into a <i>Reaffirmation</i>	Yes
Description of property securing debt	Defiance, OH 43512-9053	Agreement.  Retain the property and [explain]:	_
Creditor's	Progressive Leasing	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of	Sofa/Loveseat	Retain the property and redeem it.  Retain the property and enter into a Reaffirmation  Agreement	■ Yes

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

page 1

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property

 $\hfill\square$  Retain the property and [explain]:

Debtor 1 Debtor 2 Wright, Rikki M & Wright, Jacob Mich	Case number (if known)
securing debt:	
art 2: List Your Unexpired Personal Property Leas	es
or any unexpired personal property lease that you lis e information below. Do not list real estate leases. Un ay assume an unexpired personal property lease if the	ted in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), finexpired leases are leases that are still in effect; the lease period has not yet ended. You trustee does not assume it. 11 U.S.C. § 365(p)(2).
escribe your unexpired personal property leases	Will the lease be assumed?
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
art 3: Sign Below	
nder penalty of perjury, I declare that I have indicated operty that is subject to an unexpired lease.	my intention about any property of my estate that secures a debt and any personal
/s/ Rikki M Wright	X /s/ Jacob Michael Wright
Rikki M Wright Signature of Debtor 1	Jacob Michael Wright Signature of Debtor 2
Date <b>November 12, 2019</b>	Date <b>November 12, 2019</b>

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

page 2

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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF OHIO, TOLEDO DIVISION		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this is an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
		e the name that is on	Rikki	Jacob
		government-issued re identification (for	First name	First name
		nple, your driver's ase or passport).	М	Michael
		,	Middle name	Middle name
	iden	g your picture tification to your meeting	Wright	Wright
	with	vith the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
	maic	den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer tification number	xxx-xx-8241	xxx-xx-5835
	(ITIN			

Case number (if known)

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):  I have not used any business name or EINs.		
		■ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
Defiance, OH 4351  Number, Street, City, S  Defiance  County  If your mailing addre above, fill it in here. N		21656 Hammersmith Rd	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
			County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Debtor 1 Debtor 2

Wright, Rikki M & Wright, Jacob Michael

Case number (if known)

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to file under	■ Cha	pter 7						
		☐ Cha	pter 11						
		☐ Cha	pter 12						
		☐ Cha	pter 13						
8.	How you will pay the fee	– a If	bout how yo	pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more detained by the set of the count of the country of the countr					
						sign and attach the Application for Individuals to Pay 7			
			J	Installments (Offici	,	only if you are filing for Chapter 7. By law, a judge may, l			
		n y	ot required to our family si	o, waive your fee, ze and you are una	and may do so only if your income	e is less than 150% of the official poverty line that applie . If you choose this option, you must fill out the <i>Applicat</i>			
9.	Have you filed for bankruptcy within the last 8 years?	■ No.							
			District		When	Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No □ Yes.							
	an anniate?		Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your residence?	■ No.	Go to	line 12.					
	residence :	☐ Yes.	Has yo	our landlord obtair	ned an eviction judgment against	you?			
				No. Go to line 12	2.				
						dgment Against You (Form 101A) and file it as part of the			

12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.	
		☐ Yes.	Name and location of bo	usiness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach it		Number, Street, City, St	ate & ZIP Code
	to this petition.		Check the appropriate b	ox to describe your business:
			☐ Health Care Bus	iness (as defined in 11 U.S.C. § 101(27A))
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 101(51B))
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))
			☐ Commodity Brok	ter (as defined in 11 U.S.C. § 101(6))
			☐ None of the above	ve
13.	G. Are you filing under Chapter 11, the court must know whether you are a small business debtor so the deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balant operations, cash-flow statement, and federal income tax return or if any of these documents do not exist debtor?			a small business debtor, you must attach your most recent balance sheet, statement of
	For a definition of small	■ No.	I am not filing under Cha	apter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapte Code.	er 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am filing under Chapte	er 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	Hazardous Property or Ar	ny Property That Needs Immediate Attention
14.	Do you own or have any	■ No.		
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or	☐ Yes.	What is the hazard?	
	safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?	
For example, do you own perishable goods, or livestock that must be fed, Where is the property? or a building that needs urgent repairs?				
				Number, Street, City, State & Zip Code

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

### 15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### Active duty.

I am currently on active military duty in a military

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor	1	
Dehtor	2	

Wright, Rikki M & Wright, Jacob Michael

Case number	(16.1	
Case number	(If KNOWN)	

Deb	tor 2 Wilgin, Rikki iii a	wingint, oa	COD IMICIIACI		Case Humber (#	KNOWN)
Part	6: Answer These Question	ons for Repo	orting Purposes			
16.	What kind of debts do you have?	ir	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C.§ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  ☐ No. Go to line 16b.			
		_	Yes. Go to line 17.			
				se dobte? Pusino	es dobte are dobte that	you incurred to obtain money
		fo	re your debts primarily busines or a business or investment or thro			
			No. Go to line 16c.			
		_	Yes. Go to line 17.			
		16c. S	tate the type of debts you owe that	t are not consume	debts or business deb	tts
17.	Are you filing under Chapter 7?	□ No. I	am not filing under Chapter 7. Go	to line 18.		
	Do you estimate that after any exempt property is excluded and		am filing under Chapter 7. Do you aid that funds will be available to d			excluded and administrative expenses are
	administrative expenses are paid that funds will be		No			
	available for distribution to unsecured creditors?		] Yes			
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,00		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
19.	How much do you estimate your assets to be worth?			\$1,000,001 - \$10,000,001  \$50,000,001  \$100,000,000	- \$50 million - \$100 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
20.	How much do you estimate your liabilities to be?			\$1,000,001 - \$10,000,001  \$50,000,001  \$100,000,000	- \$50 million - \$100 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion
Part	7: Sign Below					
For	you	I have exam	ined this petition, and I declare un	der penalty of perj	ury that the information	provided is true and correct.
	•		osen to file under Chapter 7, I am e. I understand the relief available o			der Chapter 7, 11,12, or 13 of title 11, United eed under Chapter 7.
			y represents me and I did not pay ed and read the notice required by			torney to help me fill out this document, I
		I request re	lief in accordance with the chapte	er of title 11, Unite	d States Code, specifie	ed in this petition.
		I understand case can re /s/ Rikki N	sult in fines up to \$250,000, or imp	orisonment for up t	btaining money or prop to 20 years, or both. 18 /s/ Jacob Michael	erty by fraud in connection with a bankruptcy U.S.C. §§ 152, 1341, 1519, and 3571. Wright
		Rikki M W Signature o	/right		Jacob Michael Wr Signature of Debtor 2	ight
		Executed or	November 12, 2019 MM / DD / YYYY			mber 12, 2019 DD / YYYY

Debtor	1
Debtor	2

Wright, Rikki M & Wright, Jacob Michael

Case number (if known)	
------------------------	--

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Abigail Wurm	Date	November 12, 2019
Signature of Attorney for Debtor		MM / DD / YYYY
Abigail Wurm		
Printed name		
Law Office of Abigail L Wurm LLC Firm name		
302 W Main St		
Montpelier, OH 43543-1018		
Number, Street, City, State & ZIP Code		
Contact phone	Email address	wurmlaw@frontier.com
0084894		
Bar number & State		<u> </u>

Fill	in this information to i	dentify your case	and th	sis filing:			
Debtor 1	Rikki M Wrig	jht	Name	Last Name			
Debtor 2 (Spouse, if filing	Jacob Micha First Name		Name	Last Name			
United State	es Bankruptcy Court for	the: NORTHER	N DIST	RICT OF OHIO, TOLEDO DIVISION			
Case numbe	er						☐ Check if this is an amended filing
Scheo each catego		operty		only once. If an asset fits in more than or married people are filing together, both ar			
Do you ow	n or have any legal or eq			Estate You Own or Have an Interest In ence, building, land, or similar property?			
	6 Hammersmith Rd Idress, if available, or other des	cription	What	t is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative	the amour	nt of any secure	aims or exemptions. Put d claims on Schedule D: ms Secured by Property.
<b>Defia</b>	nce OH	43512-9053 ZIP Code		Land	entire pro	alue of the operty?	Current value of the portion you own?
			_	Other has an interest in the property? Check one	_ (such as		rour ownership interest ancy by the entireties, or
Defiar	nce		□ □ □	Debtor 2 only  Debtor 1 and Debtor 2 only	(see in	nstructions)	nmunity property
	•	•	prop	rour entries from Part 1, including an	/ entries for p		\$131,000.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor 1 Debtor 2 Wright	t, Rikki M & Wright, Jac	cob Michael C	Case number (if known)	
Cars, vans, truck	s, tractors, sport utility veh	nicles, motorcycles		
□ No ■				
Yes				
3.1 Make: <b>To</b> y	yota	Who has an interest in the property? Check one		claims or exemptions. Put
	mry	☐ Debtor 1 only		red claims on Schedule D: aims Secured by Property.
Year: <b>200</b>	-	Debtor 2 only		, , ,
Approximate mi	ileage: <b>150000</b>	■ Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
Other information	on:	☐ At least one of the debtors and another		
		☐ Check if this is community property (see instructions)	\$4,146.00	\$4,146.00
	· d		Do not deduct secured	claims or exemptions. Put
3.2 Make: For	nger Pickup 2WD	Who has an interest in the property? Check one	the amount of any secu	red claims on Schedule D:
	<u> </u>	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.
	100000	Debtor 2 only	Current value of the	Current value of the
Approximate mi Other information		Debtor 1 and Debtor 2 only	entire property?	portion you own?
Other information	on.	☐ At least one of the debtors and another		
		☐ Check if this is community property (see instructions)	\$1,553.00	\$1,553.00
3.3 Make: <b>Ya</b> r	rd Machine	Who has an interest in the property? Check one	Do not deduct secured	claims or exemptions. Put
	AB7758000	Debtor 1 only		red claims on Schedule D: aims Secured by Property.
Year:		Debtor 2 only		anns occured by 1 roporty.
Approximate mi	ileane:	Current v		Current value of the portion you own?
Other information		☐ At least one of the debtors and another	entire property?	portion you own:
Lawn Mowe		_	\$1,420.23	\$500.00
		☐ Check if this is community property (see instructions)	Ψ1,420.20	Ψ000.00
		d other recreational vehicles, other vehicles, and ercraft, fishing vessels, snowmobiles, motorcycle acc		
		n for all of your entries from Part 2, including an		\$6,199.00
art 3: Describe You	ır Personal and Household Ite	ems		
o you own or have	e any legal or equitable into	erest in any of the following items?		Current value of the portion you own? Do not deduct secured
□ No	appliances, furniture, linens, o	china, kitchenware		claims or exemptions.
Yes. Describe.	Sofa/Loveseat			\$355.0
				Ψ000.0
	Miscellaneous I \$600.00)	Household Goods (No one item valued o	ver	\$1,650.0

Official Form 106A/B
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Debtor 1 Debtor 2	Wright, Rikki M & Wright, Jacob Michael	Case number (if known)	
■ No	es: Televisions and radios; audio, video, stereo, and digital equipment; computers, including cell phones, cameras, media players, games	, printers, scanners; music collections; electronic devices	
8. Collecti Example	Describe  bles of value es: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or of collections, memorabilia, collectibles  Describe	other art objects; stamp, coin, or baseball card collections; o	ther
9. Equipm Example  No	ent for sports and hobbies es: Sports, photographic, exercise, and other hobby equipment; bicycles, pool table instruments  Describe	les, golf clubs, skis; canoes and kayaks; carpentry tools; mu	ısical
■ No	ns  bles: Pistols, rifles, shotguns, ammunition, and related equipment  Describe		
□ No	s oles: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  Describe  miscellaneous clothing	\$30	0.00
■ No □ Yes.  13. <b>Non-fa</b> Exam <sub>j</sub> ■ No	y oles: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloor Describe  rm animals oles: Dogs, cats, birds, horses  Describe	m jewelry, watches, gems, gold, silver	
14. <b>Any ot</b> ■ No	her personal and household items you did not already list, including any he	ealth aids you did not list	
	the dollar value of all of your entries from Part 3, including any entries for page 3. Write that number here	pages you have attached for \$2,305.00	0_
Part 4: De	scribe Your Financial Assets		
	vn or have any legal or equitable interest in any of the following?	Current value of the portion you own?  Do not deduct secure claims or exemptions	ed
☐ No	oles: Money you have in your wallet, in your home, in a safe deposit box, and on har	and when you file your petition	
<b>—</b> 165.		Cash on Hand\$4	0.00

	ebtor 1 ebtor 2 Wright,	Rikki M & W	/right, Jacob Michae	ıl	Case number (if known)	
17.	institu	ing, savings, or		certificates of deposit; shares in the same institution, list each	in credit unions, brokerage houses, and ot ı.	her similar
	☐ No ■ Yes			Institution name:		
						4400.00
		17.1.	Checking Account	First Federal Bank		\$100.00
		17.2.	Savings Account	First Federal Bank		\$5.00
18.	_			e firms, money market accoun	ts	
	■ No □ Yes		Institution or issuer name	e:		
	joint venture No		nterests in incorporated	d and unincorporated busine	esses, including an interest in an LLC,	partnership, and
	Li Tes. Give spec		ne of entity:		% of ownership:	
	Negotiable instrur	ments include pe struments are the	ersonal checks, cashiers' nose you cannot transfer t	e and non-negotiable instrur checks, promissory notes, and o someone by signing or delive	d money orders.	
	□ No	sts in IRA, ERIS	SA, Keogh, 401(k), 403(b)	), thrift savings accounts, or o	ther pension or profit-sharing plans	
	Yes. List each a	Туре с	of account:  (a) or Similar Plan	Institution name: Ohioans Home Health	Care 401(k)	\$120.00
22.	Security deposits Your share of all u Examples: Agreer	inused deposits	you have made so that yo	ou may continue service or use utilities (electric, gas, water), to	e from a company elecommunications companies, or others	
	■ No □ Yes			Institution name or individu	al:	
23.	Annuities (A contr	ract for a period	ic payment of money to yo	ou, either for life or for a numbe	er of years)	
	☐ Yes	Issuer nam	e and description.			
24.	26 U.S.C. §§ 530(b			ed ABLE program, or under	a qualified state tuition program.	
	■ No □ Yes	Institution n	ame and description. Sep	parately file the records of any i	nterests.11 U.S.C. § 521(c):	
	Trusts, equitable ■ No □ Yes. Give spec			than anything listed in line 1	), and rights or powers exercisable for	your benefit
	Patents, copyrigh	nts, trademarks	s, trade secrets, and oth	ner intellectual property on royalties and licensing agree	ments	
	■ No □ Yes. Give spec			,		

	ebtor 1 ebtor 2	Wright, Rikki M & Wright, Jacob Michael	Case number (if known)	
	Example ■ No	es, franchises, and other general intangibles les: Building permits, exclusive licenses, cooperative association holdings, li Give specific information about them	quor licenses, professional licenses	
B.4				Comment realize of the
M	oney or p	property owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refu ■ No	unds owed to you		
	☐ Yes. 0	Give specific information about them, including whether you already filed the	returns and the tax years	
	■ No	support les: Past due or lump sum alimony, spousal support, child support, mainte Give specific information	nance, divorce settlement, property set	tlement
	Example No	mounts someone owes you  les: Unpaid wages, disability insurance payments, disability benefits, sick pa unpaid loans you made to someone else	y, vacation pay, workers' compensation	, Social Security benefits;
	☐ Yes.	Give specific information		
31.		s in insurance policies les: Health, disability, or life insurance; health savings account (HSA); credit	, homeowner's, or renter's insurance	
	☐ Yes. N	Name the insurance company of each policy and list its value.  Company name:	Beneficiary:	Surrender or refund value:
32.		erest in property that is due you from someone who has died re the beneficiary of a living trust, expect proceeds from a life insurance police.	cy, or are currently entitled to receive pro	perty because someone has
	■ No □ Yes.	Give specific information		
33.		against third parties, whether or not you have filed a lawsuit or made les: Accidents, employment disputes, insurance claims, or rights to sue	a demand for payment	
	_	Describe each claim		
34.	Other co	ontingent and unliquidated claims of every nature, including countered	claims of the debtor and rights to set	off claims
	☐ Yes.	Describe each claim		
35.	Any fina	ancial assets you did not already list		
	☐ Yes.	Give specific information		
36		ne dollar value of all of your entries from Part 4, including any entries . Write that number here		\$265.00
Pa	art 5: Des	scribe Any Business-Related Property You Own or Have an Interest In. List any	real estate in Part 1.	
37.	Do you o	wn or have any legal or equitable interest in any business-related property?		
I	No. Go	to Part 6.		
I	☐ Yes. G	o to line 38.		

Debi	` \A/vialet Dilelei M O \A/vialet   laaale Mialeaal		Case number (if known)	
Part	Describe Any Farm- and Commercial Fishing-Related Property You O If you own or have an interest in farmland, list it in Part 1.	own or Have an Interes	t In.	
	o you own or have any legal or equitable interest in any farm- or No. Go to Part 7.	commercial fishing	-related property?	
	Yes. Go to line 47.			
Part	Describe All Property You Own or Have an Interest in That You I	Did Not List Above		
	o you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No  Yes. Give specific information  Add the dollar value of all of your entries from Part 7. Write that	number here		\$0.00
Part	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$131,000.00
56.	Part 2: Total vehicles, line 5	\$6,199.00		
57.	Part 3: Total personal and household items, line 15	\$2,305.00		
58.	Part 4: Total financial assets, line 36	\$265.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$8,769.00	Copy personal property total	\$8,769.00

\$139,769.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

	Fill in this	information to identify y	our case:				
De	btor 1	Rikki M Wright					
D0	htor 2	First Name	Middle Name	L	ast Name	}	
-	btor 2 ouse if, filing)	First Name	Middle Name	L	ast Name		
Un	ited States Bank	kruptcy Court for the:	NORTHERN DISTRICT OF	оню	, TOLEDO DIVISION		
	se number						Check if this is an amended filing
Of	fficial For	m 106C					
			perty You Cla	im	as Exempt		4/19
propout	perty you listed o	n Schedule A/B: Property	(Official Form 106A/B) as you	ur sou	r, both are equally responsible for su urce, list the property that you claim a ary. On the top of any additional page	as exempt. If	more space is needed, fill
spe app functo a app	ecific dollar amo dicable statutor ds—may be un a particular dolla dicable statutor	ount as exempt. Alternat y limit. Some exemptior limited in dollar amount. ar amount and the value y amount.	ively, you may claim the fu is—such as those for healt However, if you claim an e of the property is determin	II fair h aid: exemp	unt of the exemption you claim. C market value of the property bei s, rights to receive certain benefi ption of 100% of fair market value o exceed that amount, your exem	ng exempte ts, and tax-e under a lav	d up to the amount of any exempt retirement v that limits the exemption
Pa	rt 1: Identify	the Property You Claim	as Exempt				
1.	Which set of e	xemptions are you clain	ning? Check one only, even	if you	r spouse is filing with you.		
	You are clair	ning state and federal non	bankruptcy exemptions. 11 l	U.S.C	. § 522(b)(3)		
	☐ You are clair	ning federal exemptions.	11 U.S.C. § 522(b)(2)				
2.	For any prope	rty you list on Schedule	A/B that you claim as exer	npt, f	ill in the information below.		
		n of the property and line o at lists this property	n Current value of the portion you own	Am	ount of the exemption you claim	Specific la	aws that allow exemption
		,	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
De	ebtor 1 Exem	<u>otions</u>				D 0 6 6	2000 CC(A)(4 -)(b)
	21656 Hamn	nersmith Rd	\$131,000.00			R.C. § 2	329.66(A)(1a)(b)
	Defiance OH County: Def Line from Sche				100% of fair market value, up to any applicable statutory limit		
	Toyota		\$4,146.00			R.C. § 2	329.66(A)(2)
	<b>Camry 2007 150000</b> Line from <i>Sche</i>	dule A/R <b>3 1</b>		•	100% of fair market value, up to any applicable statutory limit		
	Ford Ranger Pick	un 2WD	\$1,553.00			R.C. § 2	2329.66(A)(2)

Official Form 106C

**Yard Machine** 

13AB7758000

Line from Schedule A/B: 3.2

Line from Schedule A/B: 3.3

1996

130000

Schedule C: The Property You Claim as Exempt

\$500.00

page 1 of 3

R.C. § 2329.66(A)(18)

100% of fair market value, up to

100% of fair market value, up to any applicable statutory limit

any applicable statutory limit

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption
Sofa/Loveseat Line from Schedule A/B 6.1	\$355.00	□ ■	100% of fair market value, up to any applicable statutory limit	R.C. § 2329.66(A)(4)(a)
Miscellaneous Household Goods (No one item valued over \$600.00) Line from Schedule A/B. 6.2	\$1,650.00	■	100% of fair market value, up to any applicable statutory limit	R.C. § 2329.66(A)(4)(a)
miscellaneous clothing Line from Schedule A/B 11.1	\$300.00	■	100% of fair market value, up to any applicable statutory limit	R.C. § 2329.66(A)(4)(a)
Cash on Hand Line from Schedule A/B: 16.1	\$40.00	■	100% of fair market value, up to any applicable statutory limit	R.C. § 2329.66(A)(3)
First Federal Bank Line from Schedule A/B: 17.1	\$100.00	■	100% of fair market value, up to any applicable statutory limit	R.C. § 2329.66(A)(3)
First Federal Bank Line from Schedule A/B: 17.2	\$5.00	■	100% of fair market value, up to any applicable statutory limit	R.C. § 2329.66(A)(3)
Ohioans Home Health Care 401(k) Line from Schedule A/B 21.1	\$120.00	■	100% of fair market value, up to any applicable statutory limit	R.C. § 2329.66(A)(10)(c)
Are you claiming a homestead exemption o (Subject to adjustment on 4/01/22 and every 3 y  ■ No □ Yes. Did you acquire the property covered □ No □ Yes	years after that for case	s filed	, ,	

Official Form 106C

Fill	in this inforn	nation to identify your	case:				
Deb	tor 1						
		First Name	Middle Name		Last Name	}	
	otor 2 use if, filing)	Jacob Michael \ First Name	Nright Middle Name		Last Name		
		nkruptcy Court for the:			), TOLEDO DIVISION		
Cas (if kno	e number						☐ Check if this is an amended filing
Off	ficial Fo	rm 106C					
Sc	hedule	e C: The Pr	operty You	ı Claim	as Exempt		4/19
prope	erty you listed nd attach to th	on Schedule A/B: Prop	perty (Official Form 106A	√B) as your so	urce, list the property that yo	u claim as	lying correct information. Using the exempt. If more space is needed, fill write your name and case number (if
							e way of doing so is to state a exempted up to the amount of an
spec appli fund to a p appli	ific dollar and icable statutor s—may be u particular do icable statutor the icable statutor identification in the icable statutor identification	nount as exempt. Alte ory limit. Some exemp nlimited in dollar amo illar amount and the v ory amount.	rnatively, you may cla otions—such as those ount. However, if you c alue of the property is	im the full fai for health aid claim an exem determined t	r market value of the proposes, rights to receive certain ption of 100% of fair mark o exceed that amount, you	erty being n benefits, et value ur	e way of doing so is to state a exempted up to the amount of an and tax-exempt retirement nder a law that limits the exemptio ion would be limited to the
spec appli fund to a p appli Part	ific dollar and icable statutors—may be uparticular do icable statutors.  Identificable statutors.  Identificable set of	nount as exempt. Alte ory limit. Some exemp inlimited in dollar amo illar amount and the v ory amount. by the Property You C	rnatively, you may cla btions—such as those bunt. However, if you c alue of the property is laim as Exempt claiming? Check one o	im the full fair for health aid claim an exem determined t	r market value of the proposes, rights to receive certain ption of 100% of fair mark o exceed that amount, you ar spouse is filing with you.	erty being n benefits, et value ur	exempted up to the amount of an and tax-exempt retirement nder a law that limits the exemptio
spec appli fund to a p appli Part	ific dollar and icable statutors—may be uparticular dolicable statutors.  It is lidentificable which set of the You are classicable.	nount as exempt. Alte ory limit. Some exempt inlimited in dollar amount and the voory amount. Ty the Property You Content of the exemptions are you content of the exemptions are you content of the exemption of	rnatively, you may cla btions—such as those bunt. However, if you c alue of the property is laim as Exempt claiming? Check one o nonbankruptcy exempti	im the full fair for health aid claim an exem determined to analy, even if you ons. 11 U.S.C.	r market value of the proposes, rights to receive certain ption of 100% of fair mark o exceed that amount, you ar spouse is filing with you.	erty being n benefits, et value ur	exempted up to the amount of an and tax-exempt retirement nder a law that limits the exemptio
spec appli fund to a p appli Part	ific dollar and icable statuted s—may be uparticular do icable statuted the light of the light o	nount as exempt. Alte ory limit. Some exemp nlimited in dollar amo illar amount and the v ory amount.  Ty the Property You C exemptions are you caming state and federal	rnatively, you may clastions—such as those ount. However, if you calue of the property is laim as Exempt claiming? Check one of nonbankruptcy exemptins. 11 U.S.C. § 522(b)	im the full fair for health aid claim an exem determined to annual exempts, even if you ons. 11 U.S.C.	r market value of the proposes, rights to receive certain ption of 100% of fair mark o exceed that amount, you ar spouse is filing with you.	erty being n benefits, et value ur ur exempti	exempted up to the amount of an and tax-exempt retirement nder a law that limits the exemptio
spec appli fund to a p appli Part	ific dollar and icable statuted s—may be uparticular do icable statuted the statute	nount as exempt. Alte ory limit. Some exemp illimited in dollar amo illar amount and the v ory amount. The the Property You Containing state and federal paiming state and federal paiming federal exemption perty you list on Scheet on of the property and li	rnatively, you may clastions—such as those bunt. However, if you calue of the property is laim as Exempt claiming? Check one of nonbankruptcy exemptions. 11 U.S.C. § 522(b) dule A/B that you claim no Current value	im the full fair for health aid claim an exempt determined to the following state of the full fair for health aid to the full fair full full fair full full full full full full full ful	r market value of the proposes, rights to receive certain ption of 100% of fair mark o exceed that amount, you ar spouse is filing with you.	erty being n benefits, et value ur ur exempti	exempted up to the amount of an and tax-exempt retirement nder a law that limits the exemptio
spec appli fund to a p appli Part	ific dollar and icable statuted s—may be uparticular do icable statuted the statute	nount as exempt. Alterory limit. Some exemption indicated in dollar amount and the vory amount.  The property You Comparison of the Property You I state and federal exemption of the Property You list on Scheme	rnatively, you may cla btions—such as those bunt. However, if you c alue of the property is  laim as Exempt  claiming? Check one o  nonbankruptcy exempti ns. 11 U.S.C. § 522(b)  dule A/B that you clair ne on  Current valu portion you  Copy the valu	im the full fair for health aid claim an exempt determined to the following state of the form of the f	r market value of the proposes, rights to receive certain ption of 100% of fair mark to exceed that amount, you ar spouse is filing with you.  C. § 522(b)(3)  fill in the information below	erty being n benefits, et value ur ur exempti  w.	exempted up to the amount of any and tax-exempt retirement nder a law that limits the exemptio ion would be limited to the
spec appli fund appli appli  Part  2.	ific dollar and icable statute s—may be uparticular do icable statute the stat	nount as exempt. Alterory limit. Some exemption in dollar amount and the vory amount.  Ty the Property You Community exemptions are you comming state and federal exemption in the property you list on Scheet on of the property and list that lists this property	rnatively, you may clastions—such as those bunt. However, if you calue of the property is laim as Exempt claiming? Check one of nonbankruptcy exemptions. 11 U.S.C. § 522(b) dule A/B that you claiming on Current value portion you	im the full fair for health aid claim an exempt determined to the following state of the following state of the form the	r market value of the proposes, rights to receive certain ption of 100% of fair mark to exceed that amount, you ar spouse is filing with you.  C. § 522(b)(3)  fill in the information belowent of the exemption you clean	erty being n benefits, et value ur ur exempti  w.	exempted up to the amount of any and tax-exempt retirement nder a law that limits the exemptio ion would be limited to the
spec applii fund to a   applii Part  1. V	ific dollar and icable statute s—may be uparticular do icable statute icable stat	nount as exempt. Alte ory limit. Some exemp ilmit. Some exemp ilmit. Some exemp ilmited in dollar amount and the vory amount.  The property You Comparison of the property and list on Scheet on of the property and list that lists this property inptions.	rnatively, you may cla btions—such as those bunt. However, if you c alue of the property is  laim as Exempt  claiming? Check one o  nonbankruptcy exempti ns. 11 U.S.C. § 522(b)  dule A/B that you clair ne on  Current valu portion you  Copy the valu	im the full fair for health aid claim an exempt determined to the following state of the following state of the form the	r market value of the proposes, rights to receive certain ption of 100% of fair mark to exceed that amount, you ar spouse is filing with you.  C. § 522(b)(3)  fill in the information belowent of the exemption you clean	erty being n benefits, et value ur ur exempti  w.	exempted up to the amount of any and tax-exempt retirement nder a law that limits the exemptio ion would be limited to the
spec applii fund to a   applii Part  1. V	ific dollar and icable statute s—may be uparticular do icable statute the statute of the statute	nount as exempt. Alte ory limit. Some exemp ilmit. Some exemp ilmit. Some exemp ilmited in dollar amount and the vory amount.  The property You Comparison of the property and list on Scheet on of the property and list that lists this property inptions.	rnatively, you may cla btions—such as those bunt. However, if you c alue of the property is  laim as Exempt  claiming? Check one o  nonbankruptcy exempti ns. 11 U.S.C. § 522(b)  dule A/B that you clair ne on  Current valu portion you  Copy the valu	im the full fair for health aid for	r market value of the proposes, rights to receive certain ption of 100% of fair mark to exceed that amount, you ar spouse is filing with you.  C. § 522(b)(3)  fill in the information belowent of the exemption you clean	erty being n benefits, et value ur ur exempti  w. aim nption.	exempted up to the amount of any and tax-exempt retirement nder a law that limits the exemptio ion would be limited to the

Official Form 106C

Schedule C: The Property You Claim as Exempt

page 3 of 3

Fill in this information t	o iden	tify your case:			
		my your case.			
Debtor 1 Rikki M W First Name	rignt	Middle Name Last Name		- }	
Debtor 2 Jacob Mic	hael '	Wright			
(Spouse if, filing) First Name		Middle Name Last Name			
United States Bankruptcy Court f	or the:	NORTHERN DISTRICT OF OHIO, TOLED	O DIVISION		
Coop number					
Case number (if known)				☐ Check	if this is an
				amend	led filing
Official Form 100D					
Official Form 106D		N/II	5		
Schedule D: Credi	tors	Who Have Claims Secure	ed by Propert	У	12/15
		f two married people are filing together, both are e t, number the entries, and attach it to this form. On			
known).					
1. Do any creditors have claims sec	-				
_		is form to the court with your other schedules. Yo	ou have nothing else to re	eport on this form.	
Yes. Fill in all of the inform	ation b	elow.			
Part 1: List All Secured Clair	ms		Only was A	Oakimin D	0-1:
		nore than one secured claim, list the creditor separate a particular claim, list the other creditors in Part 2. As	y Column A Amount of claim	Column B  Value of collateral	Column C Unsecured
		cal order according to the creditor 's name.	Do not deduct the	that supports this	portion
2.1 Aaron's Rent-to-Own		Describe the property that secures the claim:	value of collateral. \$920.00	claim \$1,420.23	If any <b>\$0.00</b>
Creditor's Name		Yard Machine 13AB7758000	ψ920.00	Ψ1,420.23	Ψ0.00
		Lawn Mower			
955 N Clinton St		As of the date you file, the claim is: Check all that apply.			
Defiance, OH 43512-97	782	☐ Contingent			
Number, Street, City, State & Zip Co	ode	☐ Unliquidated			
Who are the debto of		Disputed			
Who owes the debt? Check one.  Debtor 1 only		Nature of lien. Check all that apply.			
Debtor 2 only		An agreement you made (such as mortgage or s car loan)	ecured		
■ Debtor 1 and Debtor 2 only		☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and an	other	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a		Other (including a right to offset)			
community debt					
Date debt was incurred		Last 4 digits of account number			
2.2 Amerifirst Home		Describe the property that accuracy the claims	\$101,766.00	\$131,000.00	\$0.00
Mortgage Creditor's Name		Describe the property that secures the claim:  21656 Hammersmith Rd, Defiance,	<u>Ψ101,700.00</u>	Ψ131,000.00	Ψ0.00
		OH 43512-9053			
950 Trade Centre Way		As of the date you file, the claim is: Check all that			
Ste 400	2	apply.			
Portage, MI 49002-049  Number, Street, City, State & Zip Co		☐ Contingent ☐ Unliquidated			
Number, Street, City, State & Zip Ct	bue	☐ Disputed			
Who owes the debt? Check one.		Nature of lien. Check all that apply.			
Debtor 1 only		☐ An agreement you made (such as mortgage or s	ecured		
Debtor 2 only		car loan)			
Debtor 1 and Debtor 2 only		☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and an	other	Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt		Other (including a right to offset) First Mor	tgage		
Date debt was incurred		Last 4 digits of account number			

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

page 1 of 2

Debtor 1 Rikki M Wright		Case number (f known)		
First Name Middle N	Name Last Name			
Debtor 2 Jacob Michael Wright				
First Name Middle N	Name Last Name			
2.3 Progressive Leasing	Describe the property that secures the claim:	\$2,145.00	\$2,500.00	\$0.00
Creditor's Name	Sofa/Loveseat			
	As of the date you file, the claim is: Check all that	J		
256 W Data Dr # 413110	apply.			
Draper, UT 84020-2315	☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	■ An agreement you made (such as mortgage or	secured		
Debtor 2 only	car loan)			
■ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a	Other (including a right to offset)			
community debt				
Date debt was incurred	Last 4 digits of account number			
All distributions of the second section is a	Land Armad State and Market and Armad State an	\$404.004.00	1	
If this is the last page of your form, add the	lumn A on this page. Write that number here:	\$104,831.00	-	
Write that number here:	ie dollai value totais iroili ali pages.	\$104,831.00		

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

page 2 of 2

Fill in this in	nformation to identify you	r case:	
Debtor 1	Rikki M Wright		
	First Name	Middle Name Last Name	
Debtor 2 (Spouse if, filing)	Jacob Michael W	ight  Middle Name  Last Name	
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF OHIO, TOLEDO DIVISION	
Case number (if known)		-	Check if this is an amended filing
Official Fo	rm 106E/F		
		ho Have Unsecured Claims	12/15
Schedule G: Exe D: Creditors Who the Continuation case number (if I	cutory Contracts and Unexpi o Have Claims Secured by Pr Page to this page. If you hav	hat could result in a claim. Also list executory contracts on Schedule A/B: Property (Offici red Leases (Official Form 106G). Do not include any creditors with partially secured claims operty. If more space is needed, copy the Part you need, fill it out, number the entries in the e no information to report in a Part, do not file that Part. On the top of any additional pages	that are listed in Schedule boxes on the left. Attach
	litors have priority unsecured		
No. Go to	• •	olumo agamot you.	
Yes.	Fait 2.		
☐ Yes.			
Part 2: List	All of Your NONPRIORITY	Unsecured Claims	
3. Do any cred	litors have nonpriority unsec	ured claims against you?	
☐ No. You	have nothing to report in this pa	rt. Submit this form to the court with your other schedules.	
Yes.		·	
unsecured cl	laim, list the creditor separately	ims in the alphabetical order of the creditor who holds each claim. If a creditor has more tha for each claim. For each claim listed, identify what type of claim it is. Do not list claims already incit the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the	luded in Part 1. If more
			Total claim
	rat LLC	Last 4 digits of account number 5505	unknown
Nonprio	rity Creditor's Name	When was the debt incurred?	
	ox 4332		_
Hous:	ton, TX 77210 Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	curred the debt? Check one.	no or and date you may and ordinate. On ook air that apply	
☐ Deb	tor 1 only	☐ Contingent	
☐ Deb	tor 2 only	☐ Unliquidated	
■ Deb	tor 1 and Debtor 2 only	☐ Disputed	
	east one of the debtors and and	•	
	ck if this claim is for a comm		
debt	laim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	-	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes		Other. Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

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Debte Debte		Michael Case number (f known)	
4.2	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	\$860.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 30285		
	Salt Lake City, UT 84130-0285		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Capital One Bank	Last 4 digits of account number	\$1,515.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 30285 Salt Lake City, UT 84130-0285 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Пол	
	<u> </u>	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify miscellaneous credit card purchases	
4.4	Capital One Bank	Last 4 digits of account number	\$1,295.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 30285 Salt Lake City, UT 84130-0285 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Ves	Other Specific miscellaneous credit card nurchases	

Schedule E/F: Creditors Who Have Unsecured Claims

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Debto	Wright, Rikki M & Wright, Jacob Mi	Case number (f known)	
4.5	Citibank	Last 4 digits of account number	\$1,487.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 183037 Columbus, OH 43218-3037 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specifymiscellaneous credit card purchases	
4.6	Columbus Radiology Corporation  Nonpriority Creditor's Name	Last 4 digits of account number 2572	\$190.00
		When was the debt incurred?	
	471 E Broad St Columbus, OH 43215-3842  Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify medical services rendered	
4.7	Comenity Bank	Last 4 digits of account number	\$828.00
	Nonpriority Creditor's Name	When we the debt in sumed 2	
	PO Box 182273 Columbus, OH 43218-2273	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

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Debto Debto	Muiabt Dibbi M 9 Muiabt laaab M	ichael Case number (f known)	
4.8	Elder-Beerman	Last 4 digits of account number 0719	unknown
	Nonpriority Creditor's Name Corporate Headquarters Address: 8450 Broadway Merrillville, IN 46410-6221	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.9	Finance Systems of Toledo, Inc	Last 4 digits of account number 2860	\$215.00
	Nonpriority Creditor's Name	2000	Ψ213.00
		When was the debt incurred?	
	2821 N Holland Sylvania Rd Toledo, OH 43615-1851	•	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.10	Flagship Credit Assistance	Last 4 digits of account number	\$12,325.36
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 975658 Dallas, TX 75397-5658	when was the dept incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

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 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Debto Debto		/lichael Case number (f known)	
4.11	Fort Wayne Radiology	Last 4 digits of account number	\$209.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	3707 New Vision Dr Fort Wayne, IN 46845-1702	When was the dept incurred:	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.12	Great Lakes	Last 4 digits of account number	\$70,200.00
	Nonpriority Creditor's Name	<del></del>	Ψ. σ,Ξσσ.σσ
		When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.13	Mercy Health Physicians Nonpriority Creditor's Name	Last 4 digits of account number	\$3,854.00
	Nonpholity Cication 3 Name	When was the debt incurred?	
	PO Box 630584 Cincinnati, OH 45263-0584		
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only		
		Contingent	
	Debtor 2 only	Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not	
	No	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts	
		_	
	☐ Yes	Other. Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

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otor 1 btor 2 Wright, Rikki M & Wright, Jacob N	Michael Case number (f known)	
Mercy Hospital Defiance Nonpriority Creditor's Name	Last 4 digits of account number	\$960.00
Nonphonty Creditor's Name	When was the debt incurred?	
1404 E 2nd St Defiance, OH 43512-2440 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify medical services rendered	
Nelnet	Last 4 digits of account number	\$10,845.00
Nonpriority Creditor's Name	When was the debt incurred?	
PO Box 82561 Lincoln, NE 68501-2561	when was the dept incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
☐ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	
Ohio Department of Taxation	Last 4 digits of account number 1669	\$137.75
Nonpriority Creditor's Name  Compliance Division  PO Box 182401	When was the debt incurred?	
Columbus, OH 43218-2401		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts	
■ No		
Yes	Other. Specify Taxes Owed	

Schedule E/F: Creditors Who Have Unsecured Claims

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4.17	Orthopaedic Institute of Ohio	Last 4 digits of account number 9948	\$848.77
	Nonpriority Creditor's Name	When was the debt incurred?	<del>-                                    </del>
	801 Medical Dr Ste A	Wileli was the dept incurred?	
	Lima, OH 45804-4030	As of the date were file the plains in Check all that each.	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
		□ Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
	Yes	Other. Specify	
4.18	Parkview Hospital	Last 4 digits of account number	\$144,624.00
	Nonpriority Creditor's Name		
	1355 Mariners Dr	When was the debt incurred?	
	Warsaw, IN 46582-7145		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify medical services rendered	
4.19	Parkview Physicians	Last 4 digits of account number	\$6,195.00
لتنا	Nonpriority Creditor's Name		ψο, 133.00
		When was the debt incurred?	
	11109 Parkview Plaza Dr Fort Wayne, IN 46845-1701	_	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

■ No
□ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

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 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify medical services rendered

Wright, Rikki M & Wright, Jacob I	Michael Case number (f known)	
Paulding/Putnam Electric Nonpriority Creditor's Name	Last 4 digits of account number	\$300.00
Nonpriority Creditor's Name	When was the debt incurred?	
401 Mc Donald Pike # Pke Paulding, OH 45879-9270  Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify telephone pole replacement cost	
Synchrony Bank	Last 4 digits of account number	\$2,246.00
Nonpriority Creditor's Name Attn: Bankruptcy Dept.,	When was the debt incurred?	
PO Box 965060 Orlando, FL 32896-5060	Wileli was the dept incurred:	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify miscellaneous credit card purchases	
Synchrony Bank (Walmart)	Last 4 digits of account number	\$1,244.00
Nonpriority Creditor's Name		ψ :, <u>=</u> :σσ
Attn: Bankruptcy Dept., PO Box 965061 Orlando, FL 32896-5061	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

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Debto Debto		Michael Case number (fr known)	
4.23	Target Nonpriority Creditor's Name	Last 4 digits of account number	\$23.90
	Nonpholity Creditor's Name	When was the debt incurred?	
	PO Box 673		
	Minneapolis, MN 55440  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	ne of the date year me, the data net on some an indicapply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify miscellaneous credit card purchases	
4.24	Village of Oakwood	Last 4 digits of account number	\$400.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	201 N 6th St	when was the dept incurred?	
	Oakwood, OH 45873-9680		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
■ Debtor 2 only □ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐Yes	■ Other. Specify EMS services	
4.25	YMCA - Defiance Nonpriority Creditor's Name	Last 4 digits of account number	\$650.00
	Transplacing Greatics of Training	When was the debt incurred?	
	1599 Palmer Dr Defiance, OH 43512-3419	_	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	П	
	Debtor 2 only	☐ Contingent	
	<u> </u>	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify past due account	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

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<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 Debtor 2 Wright, Rikki M & Wright, Jacob	Michael Case number (f known)	
Name and Address Americollect 1851 S Alverno Rd Manitowoc, WI 54220-9208	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.11 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number	
Name and Address  Business Revenues Systems, Inc. 3208 Division St Burlington, IA 52601-1653	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.6 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number  2572	
Name and Address Capio Partners 2222 Texoma Pkwy # 150 Sherman, TX 75090-2481	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.13 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number	
Name and Address Cavalry Portfolio Services, LLC Attn: Customer Care 500 Summit Lake Dr Ste 400 Valhalla, NY 10595-2321	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.5 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number	
Name and Address Helvey & Associates, Inc. 1015 E Center St Warsaw, IN 46580-3420	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.18 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number	
Name and Address Helvey & Associates, Inc. 1015 E Center St Warsaw, IN 46580-3420	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.19 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number	
Name and Address LVNV Funding 700 Executive Center Dr Ste 300 Greenville, SC 29615-4555	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.3 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number	
Name and Address LVNV Funding 700 Executive Center Dr Ste 300 Greenville, SC 29615-4555	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.4 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number	
Name and Address Lyons, Doughty & Veldhus PC 471 E Broad St Fl 12 Columbus, OH 43215-3806	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.3 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number	
Name and Address Midland Funding LLC 2365 Northside Dr Ste 300 San Diego, CA 92108-2709	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.21 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number	
Name and Address Portfolio Recovery Services PO Box 12903 Norfolk, VA 23541-0903	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.22 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 10 of 11

Debtor 1 Debtor 2 Wright, Rikki M & Wright,	Jacob Michael	Case number (f known)					
Portfolio Recovery Services PO Box 12903 Norfolk, VA 23541-0903	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims					
Notion, VA 25541-0505	Last 4 digits of account number	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2	On which entry in Part 1 or Part 2 did you list the original creditor?					
Portfolio Recovery Services	Line <b>4.7</b> of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims					
PO Box 12903 Norfolk, VA 23541-0903		Part 2: Creditors with Nonpriority Unsecured Claims					
NOTIOIK, VA 23341-0903	Last 4 digits of account number						
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?					
Recievables Management	Line 4.14 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims					
1809 N Broadway St Greensburg, IN 47240-8217		■ Part 2: Creditors with Nonpriority Unsecured Claims					
Ordeniosary, in Treat Of Ir	Last 4 digits of account number						

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 81,045.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 180,407.78
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 261,452.78

Fill in this	s information to identif	y your case:			
Debtor 1 Rikki M Wright					
	First Name	Middle Name	Last Name		
Debtor 2	Jacob Michael W	right			
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	hkruptcy Court for the:	NORTHERN DISTRICT	OF OHIO, TOLEDO DIVISION		
Case number					Check if this is an amended filing

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with	whom you have the , Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
.1			, , - · <b>,</b> , - · · · · ·		
	Name				<del></del>
	Number	Street			_
_	City		State	ZIP Code	
.2	Name				_
	Number	Street			_
	City		State	ZIP Code	
3	Name				_
	Number	Street			<u> </u>
	City		State	ZIP Code	<del></del>
4	Name				<u> </u>
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>
5	Name				
	Number	Street			<del></del>
	City		State	ZIP Code	<del>_</del>

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

F	ill in this information to ide	entify your case:			
Debtor 1	Rikki M Wrigh				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, fill	Jacob Michae First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for th	ne: NORTHERN DISTRI	CT OF OHIO, TOLEDO DIV	/ISION	
Case num	nber				☐ Check if this is an
					amended filing
Officia	l Form 106H				
Sched	dule H: Your Co	odebtors			12/15
are filing to and numbo case numb	ogether, both are equally er the entries in the boxes ber (if known). Answer eve	responsible for supplying s on the left. Attach the Ad	correct information. If mo ditional Page to this page.	re space is needed, co On the top of any Add	eas possible. If two married people py the Additional Page, fill it out, itional Pages, write your name and
■ No					
☐ Yes					
		you lived in a community ada, New Mexico, Puerto Ri			states and territories include Arizona,
_	. Go to line 3. s. Did your spouse, former s	pouse, or legal equivalent live	e with you at the time?		
line 2	again as a codebtor only ), Schedule E/F (Official Fo	if that person is a guarant	or or cosigner. Make sure	you have listed the cre	vith you. List the person shown in editor on Schedule D (Official Form e E/F, or Schedule G to fill out
	Column 1: Your codebtor Name, Number, Street, City, State a	and ZIP Code		Column 2: The cree Check all schedule	ditor to whom you owe the debt s that apply:
3.1				_ Gchedule D, line	
	Name			☐ Schedule E/F, li ☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	)
	Name			☐ Schedule E/F, li ☐ Schedule G, line	ne
	Number Street	State	ZIP Code	_	
			0000		

Schedule H: Your Codebtors

Fill	in this information to iden	tifv vour cas	se:								
		ki M Wrig									
	otor 2  Jacouse, if filing)	ob Micha	el Wright			_					
Uni	ted States Bankruptcy Co	ourt for the:	NORTHERN DISTRIC	T OF OHIO, TOLEDO	)						
(If kn	se number lown)						☐ An ☐ A s		d filing nt showing p f the followin		chapter 13
O	fficial Form 10	<u>61</u>					MN	1 / DD/ Y	YYY		
S	chedule I: You	ur Inco	me								12/15
supi spoi atta	is complete and accurated by the plying correct informations. If you are separate that a separate sheet to the place of th	on. If you and and your and your and your and and your and	re married and not filing spouse is not filing with	g jointly, and your sp n you, do not include nal pages, write your	ouse is	living	with you about yo se numb	u, includ ur spous er (if kno	e informationse. If more sown). Answ	on about yo space is ne er every qu	our eded,
	information.			Debtor 1				Debtor 2 or non-filing spouse  ☐ Employed			
	If you have more than one job, attach a separate page with	Employment status	■ Employed				_	•			
	information about additi employers.	ional		☐ Not employed				Not en	nployed		
	Include part-time, seaso	anal or	Occupation	Registered Nurs	e						
	self-employed work.	Jilai, Ui	Employer's name	OHC Employees	, Inc						
	Occupation may include homemaker, if it applies		Employer's address	28315 Kensington Ln Perrysburg, OH 43551-4177							
			How long employed th	ere? 4 month	าร						
Dar	t 2: Give Details A	haut Mant	•								
Esti	mate monthly income as ss you are separated.			ou have nothing to repo	ort for an	y line,	write \$0 i	n the spa	ce. Include y	your non-filir	ng spouse
	u or your non-filing spouse e, attach a separate shee			ine the information for	all empl						ed more
						F	For Debte	or 1	For Debto		
2.			r, and commissions (bef culate what the monthly w		2.	\$_	4,9	72.50	\$	0.00	
3.	Estimate and list mon	thly overtin	ne pay.		3.	+\$_		0.00	+\$	0.00	
4.	Calculate gross Incom	ne. Add line	2 + line 3.		4.	\$_	4,972	2.50	\$	0.00	

				For	Debtor 1		Debtor 2 or filing spouse
	Сору	/ line 4 here	4.	\$	4,972.50	\$	0.00
5.	List a	all payroll deductions:					
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	790.56	\$	0.00
	5b.	Mandatory contributions for retirement plans	5b.	\$-	0.00	\$	0.00
	5c.	Voluntary contributions for retirement plans	5c.	\$	99.45	\$	0.00
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00
	5e.	Insurance	5e.	\$	542.47	\$	0.00
	5f.	Domestic support obligations	5f.	\$_	0.00	\$	0.00
	5g.	Union dues	5g.	<u> </u>	0.00	\$	0.00
	5h.	Other deductions. Specify: Dental	5h	+ \$ _		+ \$	0.00
		HSA		\$-	0.00	\$	0.00
		Life Insurance		\$	30.55	\$	0.00
		Vision		\$_	18.09	\$	0.00
		School District Tax		\$	20.41	\$	0.00
6.	Add 1	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,612.05	\$	0.00
7.	Calcu	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	3,360.45	\$	0.00
8.	List a 8a.	All other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00
	8b.	Interest and dividends	8b.	<u> </u>	0.00	\$ <u> </u>	0.00
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive		Ψ_	0.00	Ψ	0.00
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00
	8d.	Unemployment compensation	8d.	<u> </u>	0.00	\$ -	0.00
	8e.	Social Security	8e.	<u>\$</u> _	0.00	\$ <u> </u>	0.00
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0.00	\$	0.00
	8g.	Pension or retirement income	8g.	\$	0.00	\$	0.00
	8h.	Other monthly income. Specify:	8h	+ \$_	0.00	+ \$	0.00
9.	Add a	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	0.00
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		3,360.45 + \$_		0.00 = \$ 3,360.45
11.	Include other	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your defriends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are not availty:	ependei		•		ule J. 11. +\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The result that amount on the Summary of Schedules and Statistical Summary of Certain					\$ 3,360.45 Combined monthly income
13.	Do yo	ou expect an increase or decrease within the year after you file this form?  No.	?				mondiny moonie
		Yes. Explain:					

Fill	in this information to identify	your case:				
Deb	tor 1 Rikki M Wr	riaht		Check	c if this is:	
	<u>-                                    </u>	.9			An amended filing	
		hael Wright			A supplement show expenses as of the	ring postpetition chapter 13
(Spc	ouse, if filing)				expenses as or the	Tollowing date.
Unit	ed States Bankruptcy Court for the	ne: NORTHERN DISTRICT OF OHIO DIVISION	D, TOLEDO	<u> </u>	MM / DD / YYYY	
	e number nown)					
	fficial Form 106J					12/15
Be a	as complete and accurate a	es possible. If two married people are leeded, attach another sheet to this f				supplying correct
Par	t 1: Describe Your Hous	sehold				
1.	Is this a joint case?					
	☐ No. Go to line 2.					
	Yes. Does Debtor 2 live	e in a separate household?				
	■ No □ Yes. Debtor 2 m	oust file Official Form 106J-2, Expenses	for Separate Househ	oldof Debtor	2.	
2.	Do you have dependents?	? □ No				
	Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the					□ No
	dependents names.		son		9	■ Yes
						□ No
			Daughter		6	■ Yes
						□ No
						☐ Yes ☐ No
						☐ Yes
3.	Do your expenses include expenses of people other yourself and your depend	than $\square$				
exp	imate your expenses as of	oing Monthly Expenses your bankruptcy filing date unless y bankruptcy is filed. If this is a supp				
valu		non-cash government assistance if nave included it on Schedule I: Your			Your exp	enses
(511	iolari omi roonj					
4.	The rental or home owner payments and any rent for the	rship expenses for your residence. In the ground or lot.	nclude first mortgage	4. \$		850.00
	If not included in line 4:					
	As Real estate tayon			40 °		0.00
	<ul><li>4a. Real estate taxes</li><li>4b. Property, homeowner</li></ul>	's, or renter's insurance		4a. \$ 4b. \$		0.00
		repair, and upkeep expenses		4c. \$		80.00
		ation or condominium dues		4d. \$		0.00
5.	Additional mortgage payr	nents for your residence, such as ho	me equity loans	5. \$		0.00

Debtor 1 Debtor 2	Wright,	Rikki M & Wright, Jacob Michael	Case numb	er (if known)	
6. <b>Util</b> i	ities:				
6a.	Electricity	, heat, natural gas	6a.	\$	300.00
6b.	Water, se	wer, garbage collection	6b.	\$	80.00
6c.	Telephon	e, cell phone, Internet, satellite, and cable services	6c.	\$	385.00
6d.	Other. Sp	ecify:	6d.	\$	0.00
. Foo	d and hous	ekeeping supplies	7.	\$	500.00
. Chi	Idcare and o	children's education costs	8.	\$	25.00
. Clo	thing, laund	lry, and dry cleaning	9.	\$	150.00
0. <b>Per</b> :	sonal care p	products and services	10.	\$	25.00
i. Med	dical and de	ntal expenses	11.	\$	325.00
		. Include gas, maintenance, bus or train fare. ear payments.	12.	\$	100.00
3. <b>Ent</b>	ertainment,	clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
4. Cha	aritable cont	ributions and religious donations	14.	\$	0.00
		nsurance deducted from your pay or included in lines 4 or 2	20. 15a.	\$	0.00
15b	. Health ins	surance	15b.	\$	0.00
	. Vehicle in		15c.	·	120.00
15d	. Other insu	urance. Specify: Lawn Mower	15d.	\$	175.00
6. <b>Tax</b>		aclude taxes deducted from your pay or included in lines 4 or	20.	\$ \$	0.00
7. Inst	allment or l	ease payments:		·	
		ents for Vehicle 1	17a.	·	0.00
		ents for Vehicle 2	17b.	·	0.00
	. Other. Sp		17c.		175.00
	. Other. Sp	, <u>-:g -===</u>	17d.	\$	224.00
ded	lucted from	of alimony, maintenance, and support that you did not your pay on line 5, Schedule I, Your Income (Official Fo	rm 106l). 18.	\$	0.00
	er payments	s you make to support others who do not live with you.	19.	\$	0.00
). <b>Oth</b>	er real prop	erty expenses not included in lines 4 or 5 of this form of	or on Schedule I: Your	Income.	
20a	. Mortgages	s on other property	20a.	·	0.00
20b	<ul> <li>Real estat</li> </ul>	re taxes	20b.	\$	0.00
20c		homeowner's, or renter's insurance	20c.	\$	0.00
20d	. Maintenar	nce, repair, and upkeep expenses	20d.	\$	0.00
20e	. Homeown	er's association or condominium dues	20e.	\$	0.00
. Oth	er: Specify:		21.	+\$	0.00
	-	monthly expenses		•	2 = 4 + 22
	. Add lines 4	•	m 100 L 0	\$	3,514.00
		(22 (monthly expenses for Debtor 2), if any, from Official For	III 100J-2	\$	
22c	. Add line 22	a and 22b. The result is your monthly expenses.		\$	3,514.00
		monthly net income. 12 (your combined monthly income) from Schedule I.	23a.	•	2 200 45
		monthly expenses from line 22c above.	23a. 23b.	·	3,360.45
230	. Copy your	monthly expenses from line 22c above.	23D. F	-\$	3,514.00
23c		our monthly expenses from your monthly income. tis your monthly net income.	23c.	\$	-153.55
For o	example, do yo lification to the	an increase or decrease in your expenses within the ye ou expect to finish paying for your car loan within the year or do yo terms of your mortgage?			or decrease because of a
	Yes.	Explain here:			

							_	
Fill	in this info	ormation to identify yo	our case:					
Debtor '	1	Rikki M Wright						
		First Name	Middle Name	La	ast	Name	)	
Debtor 2	2	Jacob Michael W	right					
(Spouse if	, filing)	First Name	Middle Name	La	ast l	Name		
United S	States Bank	kruptcy Court for the:	NORTHERN DI	STRICT OF OHIO,	, T	OLEDO DIVISION		
Case nu (if known)	umber						☐ Check if this is an amended filing	ı
		<u>106Dec</u> on About a	ın Individ	dual Debi	tc	or's Schedules		12/15
obtainin	g money o		connection with				tement, concealing property, o 00, or imprisonment for up to	
	Sign I	Below						
Dio	d you pay	or agree to pay some	one who is NOT a	n attorney to help	y y	ou fill out bankruptcy forms?		
•	No							
	Yes. Na	me of person					ankruptcy Petition Preparer's No ion, and Signature (Official Form	
tha	t they are t	rue and correct.	hat I have read th	•		edules filed with this declarati	on and	
^	Rikki M	M Wright		^		/s/ Jacob Michael Wright Jacob Michael Wright		
		of Debtor 1				Signature of Debtor 2		

Date **November 12, 2019** 

Date **November 12, 2019** 

	Fill in this information to identify your case:		
Deb	tor 1 Rikki M Wright		
Ĺ.	First Name Middle Name Last Name		
	tor 2 Jacob Michael Wright Sie if, filing) First Name Middle Name Last Name		
Unit	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF OHIO, TOLEDO DIVISION		
Cas	e number		
(if kn		_	heck if this is an mended filing
Of	icial Form 106Sum		
	mmary of Your Assets and Liabilities and Certain Statistical Information		12/15
infor	s complete and accurate as possible. If two married people are filing together, both are equally responsible for mation. Fill out all of your schedules first; then complete the information on this form. If you are filing amended original forms, you must fill out a new Summary and check the box at the top of this page.  1: Summarize Your Assets		
		Vo	ur assets
			ue of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	131,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	8,769.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	139,769.00
Part	2: Summarize Your Liabilities		
			ur liabilities nount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	104,831.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e &chedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j & chedule E/F	\$	261,452.78
	Your total liabilities	\$	366,283.78
Part	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$	3,360.45
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,514.00
Part	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your or	ther sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a p purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C § 159.	ersona	l, family, or household

Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

court with your other schedules.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the

8. **From the** Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

4,799.23

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	81,045.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	81,045.00

	I in this information to ident	ity your case:			
Debtor 1	Rikki M Wright First Name	Middle Name	Last Name		
Debtor 2	Jacob Michael \	Wright			
(Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT O	OF OHIO, TOLEDO DIVISION	N	
Case numl	ber				
(if known)					Check if this is an amended filing
				_	
	l Form 107			_	
		Affairs for Individ			4/19
Be as com <sub>l</sub> informatio	plete and accurate as possil n. If more space is needed,	ble. If two married people are attach a separate sheet to th	e filing together, both are ed his form. On the top of any a	qually responsible for suppadditional pages, write you	olying correct or name and case number
(if known).	Answer every question.				
Part 1:	Give Details About Your Ma	arital Status and Where You	Lived Before		
1. What i	is your current marital statu	s?			
□ N	Married				
	Not married				
2. During	g the last 3 years, have you	lived anywhere other than w	here you live now?		
	No				
<b>■</b> Y	es. List all of the places you live	ved in the last 3 years. Do not i	nclude where you live now.		
Debte	or 1 Prior Address:	Dates Debtor 1 I	ived Debtor 2 Prior Ad	dress:	Dates Debtor 2
	Asa St ance, OH 43512-2093	From-To: <b>9/2012 - 3/201</b>	Same as Debtor		Same as Debtor 1
		ver live with a spouse or lega			
states and t	territories include Arizona, Cal	lifornia, Idaho, Louisiana, Nev	ada, New Mexico, Puerto Ric	o, Texas, Washington and V	Visconsin.)
_	No Yos Maka sura you fill out Sch	edule H: Your Codebtors (Offic	cial Form 106H)		
	res. Make sure you fill out <i>Scri</i>	edule H. Your Codeplors (Offic	ciai roilli 100H).		
Part 2	Explain the Sources of You	r Income			
Fill in t	the total amount of income yo	nployment or from operating u received from all jobs and a nave income that you receive to	ll businesses, including part-t	ime activities.	ndar years?
	No				
<b>■</b> Y	es. Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	uary 1 of current year until ou filed for bankruptcy:	■ Wages, commissions, bonuses, tips	\$44,571.00	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	

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Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

				D.L.					<b>P.</b> 1.	0			
				Debtor 1					Debt				
				Sources of Check all t		(bef	ore deductions usions)	s and		ces of ind k all that a		(bet	oss income fore deductions I exclusions)
	r last calen inuary 1 to	dar year: December	31, 2018 )	■ Wages bonuses, t	, commissions, ips		\$15,0	12.00		ages, cor ses, tips	nmissions,		\$18,620.86
				☐ Operati	ing a business				Пο	perating a	business		
		dar year be December		■ Wages bonuses, t	, commissions, ips		\$38,0	89.00		ages, cor ses, tips	nmissions,		\$18,000.00
				☐ Operati	ing a business				Пο	perating a	business		
	you are fili	ng a joint ca	se and you ha	ve income th	come; interest; di at you received to n source separate	ogether,	list it only once	e under l	Debtor 1			bling and	lottery winnings. I
	☐ Yes.	Fill in the de	etalis.										
				Debtor 1	£ !	0	! 6		Debt			0	
				Sources o Describe b		eac (bef	ss income fr h source ore deductions usions)			ces of ind ribe below		(bet	oss income fore deductions I exclusions)
Pa	rt 3: Lis	t Certain Pa	yments You	Made Befor	e You Filed for	Bankru	ptcv						
6.	□ No.	Neither Deindividual principal prin	90 days before Go to line 7 List below e creditor. Do payments to to adjustment  Go to line 7 List below e creditor. Do payments to to adjustment  Go to line 7 List below e	ebtor 2 has personal, fan re you filed for ach creditor on attorney on 4/01/22 ar both have re you filed for ach creditor or domestic start on ach creditor or domestic start or dom	payments for do for this bankrupte and every 3 years primarily consu- or bankruptcy, did to whom you paid	Imer de la total d	bts. Consumers."  y any creditor and support obligated for cases file to the consumers of \$600 or mo	a total of more in citions, sued on or a total of re and th	\$6,825* one or much as cl after the \$600 or	or more? ore paymental support date of action	ents and th rt and alim djustment.	e total am iony. Alsc	ount you paid that o, do not include
	Creditor	's Name and	d Address		Dates of payme	ent	Total am			unt you	Was th	is payme	ent for
								paid	•	still owe			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

	btor 2 Wright, Rikki M & Wright, Jacob	Michael	Cas	e number (if known)		
7.	Within 1 year before you filed for bankruptc Insiders include your relatives; any general partr					
	which you are an officer, director, person in cont business you operate as a sole proprietor. 11 U.	trol, or owner of 20% or mo	ore of their voting secu	rities; and any mana	aging agent, in	cluding one for a
	<ul><li>No</li><li>☐ Yes. List all payments to an insider.</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptc insider? Include payments on debts guaranteed or cosign		ments or transfer ar	ny property on acc	ount of a del	ot that benefited an
	<ul><li>■ No</li><li>□ Yes. List all payments to an insider</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name
Pa	rt 4: Identify Legal Actions, Repossessions	s, and Foreclosures				
9.	Within 1 year before you filed for bankruptc List all such matters, including personal injury ca and contract disputes.  No					
	☐ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankruptc Check all that apply and fill in the details below		erty repossessed, fo	reclosed, garnishe	ed, attached,	seized, or levied?
	<ul><li>No. Go to line 11.</li><li>Yes. Fill in the information below.</li></ul>					
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened	d			ргоролту
	Flagship Credit Assistance PO Box 1419	2014 Dodge Journe	ey	9/201	9	\$7,398.00
	Chadds Ford, PA 19317	■ Property was reposse				
		<ul><li>□ Property was foreclosed.</li><li>□ Property was garnished.</li></ul>				
		☐ Property was attache	d, seized or levied.			
11.	Within 90 days before you filed for bankrupt accounts or refuse to make a payment beca  ■ No  ■ Yes. Fill in the details.		luding a bank or fina	ncial institution, s	et off any an	nounts from your
	Creditor Name and Address	Describe the action the	e creditor took	Date a	ction was	Amount
12.	Within 1 year before you filed for bankruptc court-appointed receiver, a custodian, or an  ■ No □ Yes		erty in the possessic	on of an assignee f	or the benefi	t of creditors, a

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

	Debtor 1 Debtor 2 Wright, Rikki M & Wright, Jacob Michael			Case number(if known)			
	gifts and transfers that you have already listed on the second No □ Yes. Fill in the details.	nis statement.					
	Person Who Received Transfer Address	Description and va property transferr		payme	ibe any property or ents received or debts n exchange	Date transfer was made	
	Person's relationship to you						
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protection No		property to a s	elf-settled	trust or similar device of	f which you are a	
	Yes. Fill in the details.						
	Name of trust	Description and va	alue of the prop	erty transf	erred	Date Transfer was made	
Par	t 8: List of Certain Financial Accounts, Instru	ıments, Safe Deposit E	Boxes, and Stor	age Units			
20.	Within 1 year before you filed for bankruptcy, v sold, moved, or transferred? Include checking, savings, money market, or o houses, pension funds, cooperatives, associat No  Yes. Fill in the details.	ther financial account	s; certificates o			, ,	
		ast 4 digits of account number	Type of accou instrument	nt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 year cash, or other valuables?	r before you filed for b	oankruptcy, any	safe depo	osit box or other deposito	ory for securities,	
	Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, St and ZIP Code)		Describe t	the contents	Do you still have it?	
22.	Have you stored property in a storage unit or p	place other than your h	nome within 1 ye	ear before	you filed for bankruptcy	?	
	■ No						
	☐ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or he to it?  Address (Number, Stand ZIP Code)		Describe t	the contents	Do you still have it?	
Par	t 9: Identify Property You Hold or Control for	r Someone Else					
23.	Do you hold or control any property that some someone.		le any property	you borro	wed from, are storing for	r, or hold in trust for	
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the propo (Number, Street, City, S Code)		Describe t	the property	Value	
Par	t 10: Give Details About Environmental Inform	nation					
For	the purpose of Part 10, the following definitions	apply:					
•	Environmental law means any federal, state, or toxic substances, wastes, or material into the a	_					

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Official Form 107

controlling the cleanup of these substances, wastes, or material.

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to

	otor 1 otor 2 Wright, Rikki M & Wright, Jacob I	Michael	Case number (if known)			
	own, operate, or utilize it, including disposal shazardous material means anything an environmental, pollutant, contaminant, or similar terms.	onmental law defines as a hazardous v	vaste, hazardous substance, toxic sub	ostance, hazardous		
Rep	ort all notices, releases, and proceedings that	you know about, regardless of when the	hey occurred.			
24.	Has any governmental unit notified you that y	ou may be liable or potentially liable ι	under or in violation of an environmen	tal law?		
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of a	ny release of hazardous material?				
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or admi	nistrative proceeding under any enviro	onmental law? Include settlements and	d orders.		
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Pai	t 11: Give Details About Your Business or Co	onnections to Any Business				
27.	Within 4 years before you filed for bankruptcy	y, did you own a business or have any	of the following connections to any b	ousiness?		
	☐ A sole proprietor or self-employed in					
	☐ A member of a limited liability compa	ny (LLC) or limited liability partnership	(LLP)			
	☐ A partner in a partnership					
	☐ An officer, director, or managing exec	cutive of a corporation				
	☐ An owner of at least 5% of the voting	or equity securities of a corporation				
	No. None of the above applies. Go to Pa	rt 12.				
	☐ Yes. Check all that apply above and fill in	n the details below for each business.				
	Business Name	Describe the nature of the business	Employer Identification number			
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security r	number or IIIN.		
28.	Within 2 years before you filed for bankruptcy institutions, creditors, or other parties.	y, did you give a financial statement to	anyone about your business? Includ	e all financial		
	■ No □ Yes. Fill in the details below.					
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued				
Pai	t 12: Sign Below					

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Debtor 1 Debtor 2 Wright, Rikki	M & Wright, Jacob Michael	Case number (if known)					
bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519	in fines up to \$250,000, or imprisonn , and 3571.	nent for up to 20 years, or both.					
/s/ Rikki M Wright		acob Michael Wright					
Rikki M Wright		Jacob Michael Wright					
Signature of Debtor 1	Signa	Signature of Debtor 2					
Date November 12, 20	19 Date	November 12, 2019					
Did you attach additional pa	i <b>ges to</b> Your Statement of Financial A	Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
■ No							
Yes							
Did you pay or agree to pay	someone who is not an attorney to I	help you fill out bankruptcy forms?					
■ No							
□ Ves Name of Person	Attach the Rankruntcy Petition Pres	parer's Notice Declaration and Signature (Official Form 119)					

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Fill in this information to identify your case:  Debtor 1 Rikki M Wright	Check one box only as directed in this form and in Form 122A-1Supp:	
Debtor 2 Jacob Michael Wright	■ 1. There is no presumption of abuse	
(Spouse, if filing)  Northern District of Ohio, Toledo  United States Bankruptcy Court for the:  Division	☐ 2. The calculation to determine if a presumption of all applies will be made underChapter 7 Means Test Calculation (Official Form 122A-2).	
Case number (if known)	☐ 3. The Means Test does not apply now because of quamilitary service but it could apply later.	alified
Official Form 122A - 1 Chapter 7 Statement of Your Current Monthly I	☐ Check if this is an amended filing	10/19
Be as complete and accurate as possible. If two married people are filing together, both are ea separate sheet to this form. Include the line number to which the additional information approached (if known). If you believe that you are exempted from a presumption of abuse because military service, complete and file Statement of Exemption from Presumption of Abuse Under Part 1:  Calculate Your Current Monthly Income	plies. On the top of any additional pages, write your name and ca se you do not have primarily consumer debts or because of qual	ase
•		
What is your marital and filing status? Check one only.      Not married. Fill out Column A, lines 2-11.		
■ Married and your spouse is filing with you. Fill out both Columns A and B, li	ings 2.44	
☐ Married and your spouse is NOT filing with you. You and your spouse are		
☐ Living in the same household and are not legally separated. Fill out both		
☐ Living separately or are legally separated. Fill out Column A, lines 2-11; depending of perjury that you and your spouse are legally separated under nonbar apart for reasons that do not include evading the Means Test requirements. 17	do not fill out Column B. By checking this box, you declare un ankruptcy law that applies or that you and your spouse are living	
Fill in the average monthly income that you received from all sources, derived during the 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not incluown the same rental property, put the income from that property in one column only. If you have	through August 31. If the amount of your monthly income varied duri ude any income amount more than once. For example, if both spouse	
	Column A Column B Debtor 1 Debtor 2 or non-filing spouse	
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before payroll deductions).	all \$4,799.23 \$0.00	
Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	f \$\$ 0.00	
<ol> <li>All amounts from any source which are regularly paid for household expense of you or your dependents, including child support. Include regular contributio from an unmarried partner, members of your household, your dependents, parents, a</li> </ol>	ons	

Official Form 122A-1

7. Interest, dividends, and royalties

**Chapter 7 Statement of Your Current Monthly Income** 

Debtor 1

Debtor 1

0.00 Copy here -> \$

0.00 Copy here -> \$

0.00

0.00

0.00

0.00

-\$

\$

-\$

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

roommates. Include regular contributions from a spouse only if Column B is not filled in.

page 1

Do not include payments you listed on line 3

Ordinary and necessary operating expenses

6. Net income from rental and other real property

Ordinary and necessary operating expenses

Net monthly income from rental or other real property

Gross receipts (before all deductions)

Gross receipts (before all deductions)

5. Net income from operating a business, profession, or farm

Net monthly income from a business, profession, or farm \$

				Column A Debtor 1		Column B Debtor 2 or non-filing s	
8.	Unemployment compensation			\$	0.00	\$	0.00
	Do not enter the amount if you contend that the amount re Social Security Act. Instead, list it here:	eceived was a benefit	under the				
	For you\$	0	.00				
	For your spouse \$	0	.00				
9.	Pension or retirement income. Do not include any and under the Social Security Act. Also, except as stated in the include any compensation, pension, pay, annuity, or allow Government in connection with a disability, combat-relate a member of the uniformed services. If you received any 161 of title 10, then include that pay only to the extent that of retired pay to which you would otherwise be entitled if retitle 10 other than chapter 61 of that title.	e next sentence, do n rance paid by the Unite d injury or disability, o retired pay paid under t does not exceed the	ot ed States r death of chapter amount	\$	0.00	\$	0.00
10.	Income from all other sources not listed above. Specinot include any benefits received under the Social Securivictim of a war crime, a crime against humanity, or internation compensation, pension, pay, annuity, or allowance paid become to connection with a disability, combat-relate a member of the uniformed services. If necessary, list other and put the total below.	y Act; payments recei ational or domestic ten y the United States d injury or disability, o	ved as a rorism; or death of	\$	0.00	\$	0.00
	•			φ	0.00		0.00
	Total annuals from a secretarian if annual			ф	0.00	\$	0.00
	Total amounts from separate pages, if any.			<b>*</b>	0.00	<b>*</b>	0.00
Part	Calculate your total current monthly income. Add line each column. Then add the total for Column A to the total for Column	al for Column B.	\$4	1,799.23	<b> +</b>  \$	0.00	Total current monthly income
12.	Calculate your current monthly income for the year.	Follow these steps:					
	12a. Copy your total current monthly income from line 1	1		Сору	line 11 h	iere=>	\$4,799.23
	Multiply by 12 (the number of months in a year)						<b>x</b> 12
	12b. The result is your annual income for this part of the	form				12b.	\$57,590.76
13.	Calculate the median family income that applies to y	ou. Follow these step	s:				
	Fill in the state in which you live.	ОН					
	Fill in the number of people in your household.	4					
	Fill in the median family income for your state and size of household.  To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clets office.						
14.	How do the lines compare?						
	14a. Line 12b is less than or equal to line 13. Or	n the top of page 1, c	heck box 1	T,here is no p	resumptic	on of abuse.	
	Go to Part 3.  14b.  Line 12b is loss than or equal to line 10. On the top of page 1, check box 2\(\text{The presumption of abuse is determined by Form 122A-2.}\)  Go to Part 3 and fill out Form 122A-2.						
Part							
	By signing here, I declare under penalty of perjury the	at the information on	this statem	ent and in ar	y attachm	nents is true ar	nd correct.
	X /s/ Rikki M Wright	v	lel laco	b Michael	Wriaht		
	Rikki M Wright	^.		d Michael Wr			
	Signature of Debtor 1			of Debtor 2	J		

Official Form 122A-1

**Chapter 7 Statement of Your Current Monthly Income** 

Debtor 1 Debtor 2 Wright, Rikki M & Wright, Jacob Michael

Case number (if known)

Date November 12, 2019

Date November 12, 2019 MM / DD / YYYY

MM / DD / YYYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Official Form 122A-1

**Chapter 7 Statement of Your Current Monthly Income** 

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### **United States Bankruptcy Court** Northern District of Ohio, Toledo Division

In re	Wright, Rikki M & Wright, Jacob Michael		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	NSATION OF ATT	ORNEY FOR I	DEBTOR	
(	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankrupto	cy, or agreed to be pa	d to me, for services r	at endered or to
	For legal services, I have agreed to accept		\$	1,000.00	
	Prior to the filing of this statement I have received		\$	1,000.00	
	Balance Due		\$	0.00	
2. 7	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed comper firm.	ensation with any other perso	on unless they are me	mbers and associates of	of my law
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name				law firm. A
5.	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspe	ects of the bankruptcy	case, including:	
l	a. Analysis of the debtor's financial situation, and render by Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor d. [Other provisions as needed]	ement of affairs and plan whi	ch may be required;	-	kruptcy;
6. l	By agreement with the debtor(s), the above-disclosed fee Representation of the debtor at adversar			uptcy matters.	
		CERTIFICATION			
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement f	or payment to me for	representation of the	debtor(s) in
November 12, 2019		/s/ Abigail Wurm	1		
Date		Abigail Wurm Signature of Attorn Law Office of Ak	aey Digail L Wurm LLC		
		302 W Main St Montpelier, OH	43543-1018		
		wurmlaw@front	ier.com		
		Name of law firm			